To:
Bankruptcy Court
Judge Robert D. Drain
U.S. Bankruptcy Court Case #05-44481
One Bowling Green
New York, New York 10004-1408

From:
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Dear Mr. Bloom, Mr. Nacy, and Mr. Snowbarger:

Please see the attached letter which clearly states the serious issues faced by Delphi salaried retirees. We all have taken a serious hit on our income with the cancellation of our health and life insurance. Because of our ages, many of us are not able to get insurance unless at an extremely high rate.

Before the loss of my health and life insurance, I was barely able to continue paying my bills and mortgage, in spite of a strict budget. The extra medical expense which increased my monthly outgo to over \$750 put my home in serious jeopardy. A recent diagnosis will guarantee about \$200 more per month in medical expenses. Loss of any pension income will guarantee I lose my home because I have nothing left with which to negotiate with my lender..

I worked at GM for 24 years and Delphi for 7 years. Like me, all my salaried colleagues put in lots of extra uncompensated hours daily to try and fulfill increasingly loaded assignments because that is the work ethic we knew and applied. It was never the thing for us to quit early and run out the door when the whistle blew. We never put out our "rate" and quite working and played cards the rest of the day.

When I retired, my papers said my pension was for life. The attorney who reviewed those papers for me and my Delphi HR representative both assured me that was the case.

Over the years, we consistently lost benefits so that the company could afford to continue or add to those of the hourly workers. And yet, the hourly pensions are going to the GM fund and their health care VEBA is still being funded by company funds and stock. How is that not gross discrimination? Why are we being penalized for our dedication? Does the court seriously believe that retirees without enough money to eat and pay for medicines will be buying new cars?

Please do everything in your power to preserve our pensions so we can continue to live. We don't ask for luxury, but do want to pay for our daily needs. Thank you for all your efforts in our regard.

Sincerely,

Diana B. Smith

Salaried retiree

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